



**UNITED STATES BANKRUPTCY COURT  
Western District of North Carolina  
Shelby Division**

Case No. 09-40758  
Chapter 7

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In Re: Debtor(s) (name(s) used in the last 8 years, including married, maiden, trade, and address):

Randal Eugene Phillips  
255 Oak Springs Rd  
Rutherfordton, NC 28139  
Social Security No.: xxx-xx-8801

Zelda Jean Phillips  
255 Oak Springs Rd  
Rutherfordton, NC 28139  
Social Security No.: xxx-xx-7810

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**NOTICE OF REQUIREMENT TO FILE A STATEMENT OF COMPLETION OF COURSE IN PERSONAL FINANCIAL MANAGEMENT (Official Form 23)**

**NOTICE IS HEREBY GIVEN** that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge under chapter 7 (11 U.S.C. § 727). Pursuant to Rule 1007(b)(7) of the Interim Rules of Bankruptcy Procedure, the debtor(s) must complete and file Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 23)\* as described in 11 U.S.C. § 111.

Debtor(s) and/or debtor(s)' attorney is/are hereby notified that Official Form 23 must be filed before a discharge can be entered. Debtor(s) and/or debtor(s)' attorney is/are hereby notified that the debtor(s) must file Official Form 23 within 45 days after the first date set for the meeting of creditors under § 341. Failure to file the certification will result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the Official Form 23, the debtor(s) must pay the full reopening fee due for filing the motion.

Dated: September 22, 2009

David E. Weich  
Clerk of Court

Electronically filed and signed (9/22/09)

\*NOTE: Official Interim Form 23 (Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management) must be filed in all individual chapter 13 and chapter 7 cases even if the Bankruptcy Administrator has not approved any credit counseling agency or financial management course for the applicable district. See Interim Rule 1007(b)(7).